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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No.	STK 98-2
First Inventor or Application Identifier	SCOTT T. KAMINSKI
Title	MONEY CLIP AND CARD HOLDER
Express Mail Label No.	EI224034154US

APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents.		ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, DC 20231	
1. <input checked="" type="checkbox"/> * Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing)		6. <input type="checkbox"/> Microfiche Computer Program (Appendix)	
2. <input checked="" type="checkbox"/> Specification [Total Pages <input type="text"/> (preferred arrangement set forth below) - Descriptive title of the invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to Microfiche Appendix - Background of the invention - Brief Summary of the invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure		7. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies	
3. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets <input type="text"/>]		ACCOMPANYING APPLICATION PARTS	
4. Oath or Declaration [Total Pages <input type="text"/> a. <input checked="" type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 C.F.R. § 1.63(d)) (for continuation/divisional with Box 17 completed) (Note Box 5 below) i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).		8. <input type="checkbox"/> Assignment Papers (cover sheet & document(s)) 9. <input type="checkbox"/> 37 C.F.R. § 3.73(b) Statement (when there is an assignee) <input checked="" type="checkbox"/> Power of Attorney 10. <input type="checkbox"/> English Translation Document (if applicable) 11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations 12. <input type="checkbox"/> Preliminary Amendment 13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized) * Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, Status still proper and desired (PTO/SB/09-12) 14. <input checked="" type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed) 15. <input type="checkbox"/> Other: 16. <input type="checkbox"/> Other:	
5. <input type="checkbox"/> Incorporation By Reference (useable if Box 4b is checked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered to be part of the disclosure of the accompanying application and is hereby incorporated by reference therein.			
17. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No: _____ Prior application information: Examiner: _____ Group / Art Unit: _____			
18. CORRESPONDENCE ADDRESS			
<input type="checkbox"/> Customer Number or Bar Code Label (Insert Customer No. or Attach bar code label here) or <input checked="" type="checkbox"/> Correspondence address below			
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Signature	<i>George W. Wasson</i>	Date	5-30-98

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FEE TRANSMITTAL

Patent fees are subject to annual revision on October 1.
 These are the fees effective October 1, 1997.
 Small Entity payments must be supported by a small entity statement,
 otherwise large entity fees must be paid. See Forms PTO/SB/09-12.
 See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$)

Complete if Known

Application Number	TO BE ASSIGNED
Filing Date	TO BE ASSIGNED
First Named Inventor	SCOTT T. KAMINSKI
Examiner Name	TO BE ASSIGNED
Group / Art Unit	TO BE ASSIGNED
Attorney Docket No.	STK 98-2

METHOD OF PAYMENT (check one)

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

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- ☐ Charge Any Additional Fee Required Under 37 C.F.R. §§ 1.16 and 1.17
☐ Charge the Issue Fee Set in 37 C.F.R. § 1.18 at the Mailing of the Notice of Allowance

2. ☒ Payment Enclosed:
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FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 790	201 395	Utility filing fee	395
106 330	206 165	Design filing fee	
107 540	207 270	Plant filing fee	
108 790	208 395	Reissue filing fee	
114 150	214 75	Provisional filing fee	
SUBTOTAL (1) (\$)			395

2. EXTRA CLAIM FEES

Total Claims	Extra Claims	Fee from below	Fee Paid
20	-20** = 0	X 11	0
3	-3** = 0	X 41	0
Multiple Dependent			

**or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 22	203 11	Claims in excess of 20
102 82	202 41	Independent claims in excess of 3
104 270	204 135	Multiple dependent claim, if not paid
109 82	209 41	** Reissue independent claims over original patent
110 22	210 11	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$)

395

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 400	216 200	Extension for reply within second month	
117 950	217 475	Extension for reply within third month	
118 1,510	218 755	Extension for reply within fourth month	
128 2,080	228 1,030	Extension for reply within fifth month	
119 310	219 155	Notice of Appeal	
120 310	220 155	Filing a brief in support of an appeal	
121 270	221 135	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,320	241 660	Petition to revive - unintentional	
142 1,320	242 660	Utility issue fee (or reissue)	
143 450	243 225	Design issue fee	
144 670	244 335	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 790	246 395	Filing a submission after final rejection (37 CFR 1.129(a))	
149 790	249 395	For each additional invention to be examined (37 CFR 1.129(b))	
Other fee (specify) _____			
Other fee (specify) _____			
* Reduced by Basic Filing Fee Paid			
SUBTOTAL (3) (\$)			0

SUBMITTED BY

Typed or Printed Name GEORGE W. WASSON

Signature *George W. Wasson*

Date 5-30-98

Complete (if applicable)

Reg. Number 17,685

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of :
 SCOTT T. KAMINSKI :
 Serial No, TO BE ASSIGNED :
 Filed: TO BE ASSIGNED :
 For: MONEY CLIP AND CARD HOLDER:

PETITION

The Commissioner of Patents
 and Trademarks

Washington, D.C. 20231

Sir:

Your petitioner, SCOTT T. KAMINSKI a citizen of the United States and a resident of Contra Costa County, State of California, whose post office address is 121 SAMOA COURT, SAN RAMON, CALIFORNIA, 94583, prays that letters patent may be granted to him for the new and original invention for MONEY CLIP AND CARD HOLDER, set forth in the following specification, and he appoints George W. Wasson, of Lafayette, California (Registration No. 17,685 and telephone No. 925-283-4420) his attorney to prosecute this application and to transact all business in the Patent and Trademark Office in connection therewith.

paper currency to be clipped to the holder on one side thereof and cards to be inserted in a channel formed on the other side thereof. However, the above-mentioned holders lack the ability to secure cards in a convenient manner and their construction leads to increased manufacturing expense.

BRIEF SUMMARY OF THE INVENTION

It is accordingly desirable to provide a combination money clip and card holder that is inexpensive to construct and that includes means for removably retaining paper currency and cards therein.

It is also desirable to provide a holder having positive retaining means for cards inserted into the holder.

Furthermore, it is desirable to provide a holder that may be constructed of formable and bendable metal as well as from injection molded plastic materials that have strength and form memory.

Further advantages of the invention will become apparent from consideration of the ensuing description and the accompanying drawings.

In one embodiment of the invention, the combination money clip and card holder comprises a one-piece element having a rectangular base with two inwardly-oriented L-shaped brackets formed along longitudinal edges thereof. The rectangular base also contains a stop, formed on one of the transverse edges thereof. Together with the rectangular base, the L-shaped brackets comprise a channel for receiving flexible cards, such as credit cards, whereas the stop prevents the cards from being inserted too far into the channel. The edges of the base supporting the L-shaped brackets are tapered in the direction of the stop to provide means for removably capturing the cards inserted into the channel. The holder also includes a resilient money clip formed on the opposite side of the base. The money clip is formed so that it is biased toward the base, thus allowing bank notes inserted between the clip and the base to be removably retained therein.

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWING

The present invention is illustrated by way of example, and not by way of limitation, in the figures of the accompanying drawings, where:

Fig. 1 is a front elevation view of the holder.

Fig. 2 is a sectional view of the holder taken along the lines 2 -- 2 of Fig. 4.

Fig. 3 is a side elevation view of the holder of Fig. 1.

Fig. 4 is a top plan view of the holder of Fig. 1.

Fig. 5 is a back elevation view of the holder of Fig. 1.

Fig. 6 is a front elevation view of an alternative form of the holder.

Fig. 7. is a sectional view of the holder taken along the lines 7 -- 7 of Fig. 9.

Fig. 8 is a side elevation view of the holder of Fig. 6.

Fig. 9 is a top plan view of the holder of Fig. 6.

Fig. 10 is a back elevation view of the holder of Fig. 6.

Fig. 10A is a back elevation view of the holder of Fig. 6 having card-retaining means disposed in an alternative location.

Fig. 11 is a back elevation view illustrating an alternative form of the holder having a spring clip.

Fig. 11A is a side elevation view of the holder of Fig. 11.

Fig. 12 is a side elevation view of a form of the invention with the channel and money clip on the same side of the holder.

Fig. 13 is a front elevation view of the holder having a money clip with over-center action.

Fig. 14 is a side elevation view of the holder of Fig. 13 with the money clip in an open position.

Fig. 15 is a side elevation view of the holder of Fig. 13 with the money clip in a partially-closed position.

Fig. 16 is a side elevation view of the holder of Fig. 13 with the money clip in a closed position.

Fig. 17 is a side elevation view of the holder where the paper currency and the flexible cards are inserted in opposite directions.

Fig. 18 is a front elevation view of the holder where the flexible cards are retained by means of two stops.

DETAILED DESCRIPTION OF THE INVENTION

Throughout the following description, specific details are set forth in order to provide a more thorough understanding of the invention. However, the invention may be practiced without these particulars. In other instances, well-known elements have not been shown or described to avoid unnecessarily obscuring the present invention. Accordingly, the specification and drawings are to be regarded in an illustrative, rather than a restrictive, sense.

Figs 1 and 6 illustrate two embodiments of combination money clip and card holder 20 of the present invention. Both embodiments share a flat base 22 having a substantially rectangular shape defined by longitudinal edges 24, 26 and transverse edges 28, 30. Base 22 defines a first substantially-flat surface 21 (Figs. 1 and 6) and a second substantially-flat surface 23 (Figs. 5 and 10). Extending from edge 28 along surface 23 is a resilient money clip 32 (Figs. 3, 5, 8, and 10), integrally formed with base 22. Money clip 32 has a curved proximal end 34, substantially-flat midsection 36, and a bowed distal end 38. Proximal end 34 is formed so as to bias clip 32 toward surface 23, whereby foldable paper currency (not shown) can be secured between distal end 38 and surface 23.

As depicted in Figs. 4 and 9, retaining members 40 and 42, formed integrally with base 22 and comprising brackets having L-shaped cross-sections, are disposed along longitudinal edges 24 and 26, respectively, and extend over surface 21. Members 40 and 42 include substantially rectangular portions 44 and 46, respectively, disposed perpendicular to base 22, as well as portions 48 and 50, respectively, disposed parallel to base 22. Portions 48 and 50 have curved edges 52 and 54, respectively. Retaining members 40 and 42, together with surface 21 of base 22 comprise the card-retaining

channel of the present invention. A stop 52, perpendicular to surface 21, is formed^{EI 224034154US} integrally with base 22 along transverse edge 28 to prevent flexible cards, e.g., credit cards (not shown) from being inserted too far into the channel.

Two different embodiments of the present invention addressing various methods of removably securing flexible cards inside the retaining channel are shown in the drawings. Fig. 2 illustrates, in exaggerated proportions, a taper in the alignment of the two edges 34 and 26 of the retaining channel and Figs. 6, 7, and 8 show formations along the channel for engaging and cooperating with cards inserted into the channel. In Fig. 2, a distance "d" is shown to illustrate a taper of the channel from the input end at edge 30 to the end at edge 28, bounded by stop 52. The transverse dimension of the channel at edge 30 is designed to accommodate the insertion of a plastic or paper card and is slightly larger (by the distance "d") than the transverse dimension at the edge 28, thus creating a slight taper in the channel. With this taper a card inserted into the channel is slightly flexed, as illustrated by phantom lines in Figs. 4 and 9, whereby the card is retained within the channel.

A similar retaining force is accomplished by the mechanism illustrated in Figs. 6, 7, and 8 where lateral cantilever spring elements 54 and 56, comprising resilient fingers, are formed along members 40 and 42, respectively. As illustrated in Fig. 6, the cantilever springs are formed in portions 44 and 46 of the retaining members and function to engage a plastic card inserted into the channel by urging that card to flex. Similar functions can be accomplished by forming cantilever springs 54' and 56' in base 22 (Fig. 10A) or sections 48 and 50 of the retaining members; those forms of springs urge the card into contact with the base of interior of the channel. As has been described above, cards inserted into the channel are stopped at the fully-inserted position by engagement of the cards with stop 52.

Figs. 11 and 11A illustrate yet another embodiment of the holder of the present invention wherein a spring clip 58 is biased to engage a curved supporting section 60, integrally formed with base 22. Clip 58 includes an outer segment 62, an inner segment

64, a loop segment 61, and a tongue 63. As shown in Fig. 11A, clip 58 is adapted to secure foldable paper currency within the holder by frictionally capturing bank notes 66 between its inner portion 64 and the interior of curved section 60. In this embodiment of the invention bank notes 66 may be attached to holder 20 by placing the folded portion of the bank notes over tongue 63 and pulling the bank notes toward loop segment 61 of the clip.

As shown in Figs. 1 through 11A, the holder of the present invention is adapted for the insertion of flexible cards and foldable paper currency from the same end of the holder. However, the design of the holder may be changed so that flexible cards and paper currency are inserted from opposite ends, as shown in Fig. 12.

Another embodiment of combination money clip and card holder is illustrated in Figs. 13, 14, and 15. Money clip 42 includes a resilient portion 100, integrally formed with base 22, and a lever portion 102, whose proximal end 103 is hinged to resilient portion 100 by means of a pivot pin 104. Lever portion 102 further includes a distal end 105 which is curved to facilitate manual manipulation of portion 102. A tang 106 is formed integrally with lever portion 102 and provides over-center action that deflects resilient portion 100 away from base 22 when lever portion 102 is pivoted toward base 22. As shown in Fig. 14, when lever portion 102 is pivoted away from base 22, no contact exists between tang 106 and base 22, whereby resilient portion 100 defines an angle A with respect to base 22. When, as illustrated in Fig. 15, lever portion 102 is partially pivoted toward base 22 so that tang 106 and pin 104 are positioned along a line X perpendicular to base 22, tang 106 pushes against base 22 to deflect resilient portion 100 away from base 22 such that an angle B is defined between resilient portion 100 and base 22. As apparent from Fig. 16, pivoting lever portion 102 toward base 22, until distal end 105 of lever portion 102 rests on base 22, deflects resilient portion 100 away from base 22 at an angle C, which is greater than angle A but is less than angle B. This deflection of resilient portion 100 presses tang 106 into base 22, increasing the coefficient of friction therebetween, which allows paper currency (not shown) to be securely retained between

tang 106 and base 22. The coefficient of friction between tang 106 and base 22 is sufficient for clip 42 to secure even a single bank note (not shown), but the friction is not large enough to prevent bank notes from being pulled out by hand if desired. To insert bank notes into clip 42, distal end 105 may be used to pivot lever portion 102 away from base 22 so that tang 106 no longer presses against base 22. The bank notes (not shown) are then positioned between resilient portion 100 and base 22. To secure bank notes within money clip 42, lever portion 102 is pivoted toward base 22 until distal end 105 contacts base 22, whereby bank notes are captured between tang 106 and base 22.

Holder 20 may be formed of resilient metal and can be formed from a sheet of such material with the members 40 and 42 defining the channel for retaining flexible cards, stop 52, and money clip 32 folded from the sheet to form the holder. Cantilever springs 54 and 56 along the channel can also be formed as the holder is pressed from sheet and the taper of the channel can be formed as the pressed sheet stock is folded. The holder may also be manufactured using plastic material that has a reasonable rigidity and memory; such materials can be injection molded to form the holder as a complete unit.

It should also be understood that the holder can be formed with the money clip and the card channel on the same side of the holder in which case retaining members 40 and 42 defining the channel would be formed toward the money clip side and the function of the stop would be accomplished by curved portion 34 of the money clip, as shown in Fig. 17. Also, the cards may be retained in the holder by means of a second stop 110 disposed opposite to stop 52, as shown in Fig. 19.

The above configurations of the combination money clip and card holder are given only as examples. Therefore, the scope of the invention should be determined not by the specific illustrations given, but by the appended claims and their equivalents.

CLAIMS

What is claimed is:

1. A one-piece holder for securely and simultaneously retaining both flexible, foldable paper currency and bendable cards, said one-piece holder comprising:

a) a longitudinally extending base having a first substantially planar surface and a second, opposed substantially planar surface, two opposed longitudinally extending side edges and two transversely extending end edges, said two end edges extending between respective ends of said longitudinally extending side edges,

b) a resilient retaining member integrally formed with said base, said resilient retaining member extending from one of said two transversely extending end edges over said first substantially planar surface, said resilient retaining member being biased toward said first substantially planar surface,

c) two substantially rigid retaining members integrally formed with said base, said two substantially rigid retaining members each including a first portion extending from said second, opposed substantially planar surface, defining a plane extending substantially perpendicular to said second, opposed substantially planar surface, and a second portion extending from said first portion, defining a plane extending substantially perpendicular to said first portion and extending substantially parallel to said second, opposed substantially planar surface,

d) said second portion of said substantially rigid retaining members terminating in continuously curved edges extending over said second, opposed substantially planar surface,

e) said two substantially rigid retaining members defining a retaining channel between said second, opposed planar surface and said two substantially rigid members for receipt of at least one bendable card therebetween,

f) a stop formed perpendicular to said base and extending toward said retaining members and into said retaining channel at said end edge where said resilient retaining member is formed.

2. The holder of claim 1 with means formed in said retaining channel for causing bendable cards to be removably wedged into said retaining channel when said cards are inserted toward said stop.

3. The holder of claim 1 wherein said retaining channel formed by said two substantially rigid retaining members has a smaller transverse dimension at said end edge where said stop is formed than the transverse dimension at the open end of said retaining channel.

4. The holder of claim 1 with means formed in said retaining channel of said retaining members for engaging a bendable card when inserted into said retaining channel to removably wedge said card in said retaining channel.

5. The holder of claim 4 wherein said formed means are resilient fingers on said first portion of said retaining member to wedge said bendable cards into said holder.

6. The holder of claim 4 wherein said means formed in said retaining channel is formed from the base of said holder to force said cards up into said channel.

7. The holder of claim 4 wherein said means formed in said retaining channel is formed from the second portion to force said cards down into said channel.

8. The holder of claim 1 wherein said retaining channel and said resilient retaining member are on the same side of the longitudinally extending base.

9. The holder of claim 1 wherein said resilient retaining member and said stop originate at the opposite edges of said longitudinally-extending base.

10. A combination money clip and card holder, comprising:

a base having a substantially rectangular shape, a first and a second surface, two longitudinal edges, and two transverse edges;

a bracket formed integrally with said base along each of said two longitudinal edges, the brackets and said first surface defining a channel;

a stop formed integrally with said base on said first surface along one of said two transverse edges; and

a hinged clip extending from one of said two transverse edges over said second surface.

11. The money clip and holder of claim 10 wherein the brackets have L-shaped cross-sections.

12. The money clip and holder of claim 11 wherein said hinged clip includes a resilient portion integrally formed with said base and a lever portion pivotally attached to said resilient portion.

13. The money clip and holder of claim 12 wherein said lever portion includes means for deflecting said resilient portion away from said second surface and capturing articles between said hinged clip and said base.

14. The money clip and holder of claim 13 wherein said two longitudinal edges of said base are tapered so that the width of said channel is greatest along the transverse edge opposite the transverse edge having said stop.

15. The money clip and holder of claim 13 wherein the brackets contain resilient members biased inwardly with respect to said channel.

16. A combination money clip and card holder, comprising:

a base having a substantially rectangular shape, a first and a second surface, two longitudinal edges, and two transverse edges;

a bracket formed integrally with said base along each of said two longitudinal edges, the brackets and said first surface defining a channel;

a first stop formed integrally with said base on said first surface along one of said two transverse edges; and

means for removably capturing paper currency, said means disposed along said second surface.

17. The money clip and card holder of claim 16 wherein said means for removably capturing paper currency includes a supporting portion extending from one of said two transverse edges.

18. The money clip and card holder of claim 17 wherein said supporting portion is rigid.

19. The money clip and card holder of claim 17 wherein said means for removably capturing paper currency further includes a removable spring clip extending across said supporting portion, said spring clip being biased to engage said supporting portion, said spring clip having a first section disposed along the exterior of said supporting portion and a second section disposed along the interior of said supporting portion for removably capturing paper currency by frictionally engaging the currency against the interior of said supporting portion.

20. The money clip and card holder of claim 16 further including a second stop disposed on the transverse edge opposite to said first stop.

ABSTRACT OF THE DISCLOSURE

The combination money clip and card holder comprises a one-piece element having a rectangular base with two inwardly-oriented L-shaped brackets formed along longitudinal edges thereof. The rectangular base also contains a stop, formed on one of the transverse edges thereof. Together with the rectangular base, the L-shaped brackets comprise a channel for receiving flexible cards, such as credit cards, whereas the stop prevents the cards from being inserted too far into the channel. The edges of the base supporting the L-shaped brackets are tapered in the direction of the stop to provide means for removably capturing the cards inserted into the channel. The holder also includes a resilient money clip formed on the opposite side of the base. The money clip is formed so that it is biased toward the base, thus allowing bank notes inserted between the clip and the base to be removably retained therein.

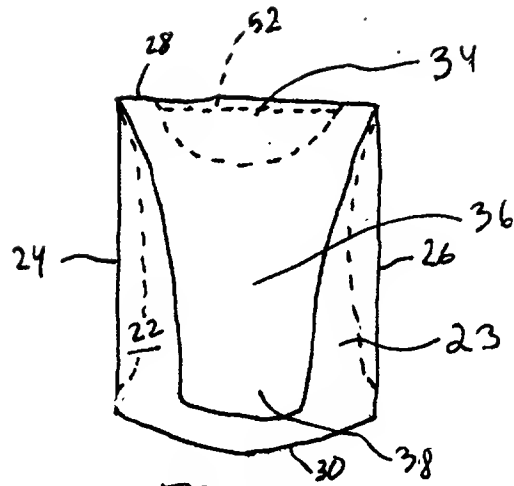


Fig. 5

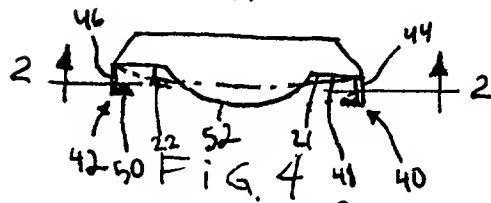


Fig. 4

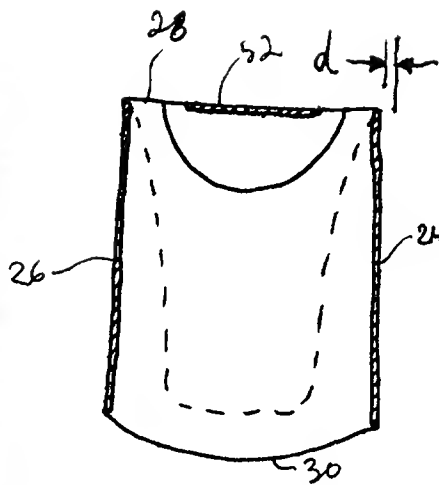


FIG. 2

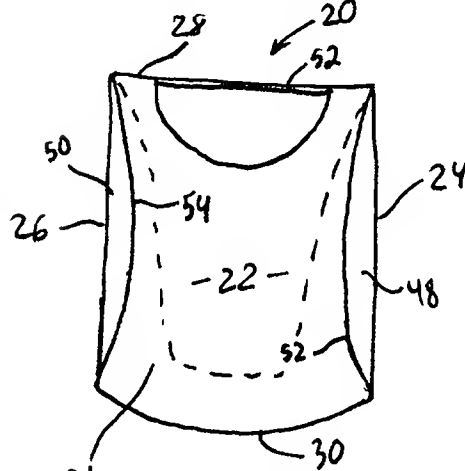


Fig. 1

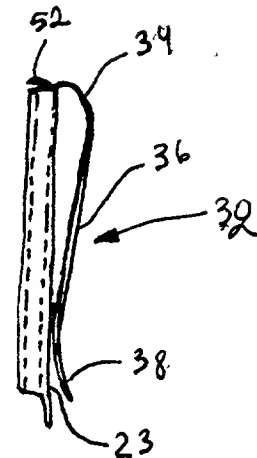


Fig. 3

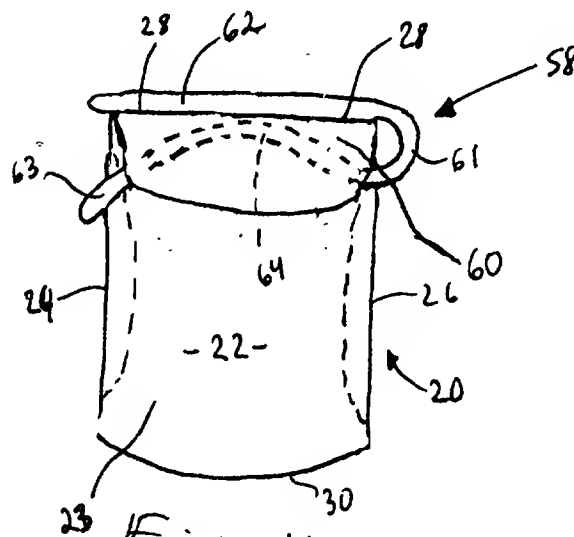


Fig. 10

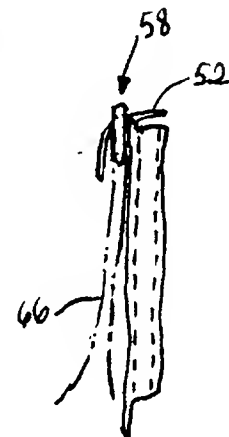
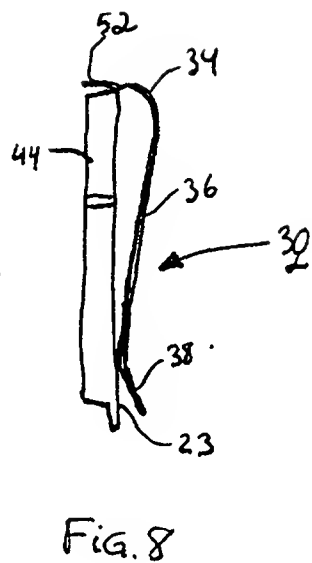
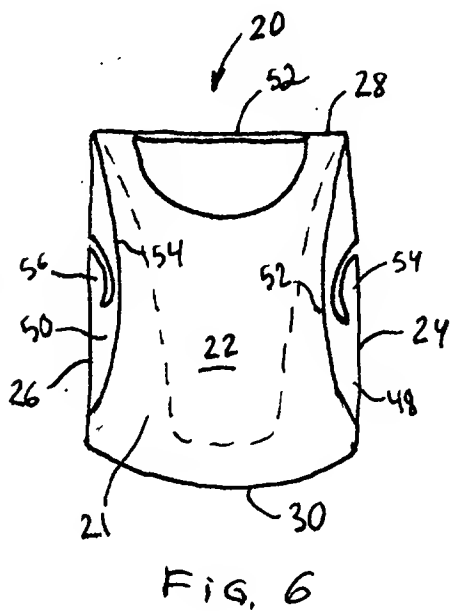
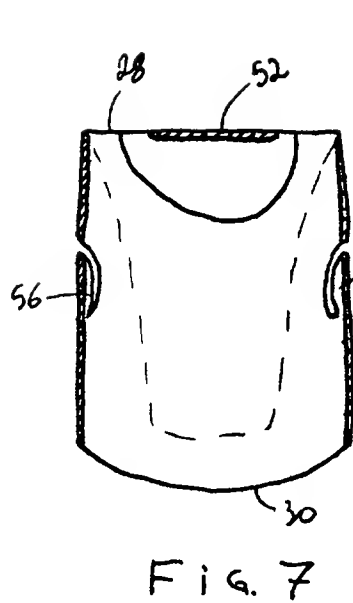
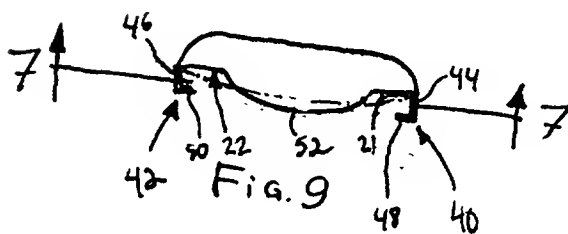
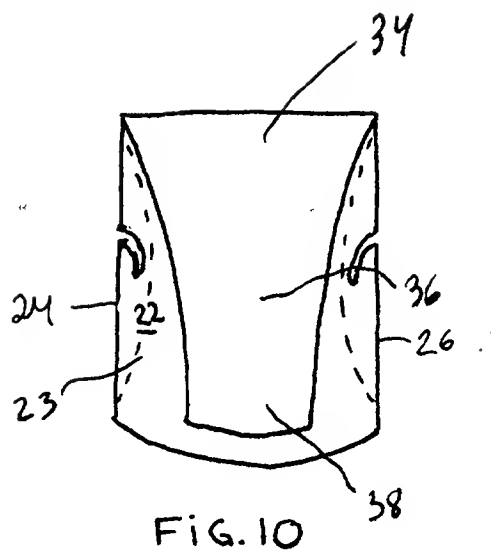


FIG 11 A



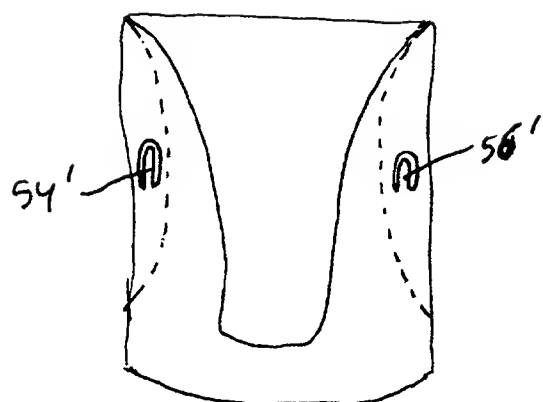
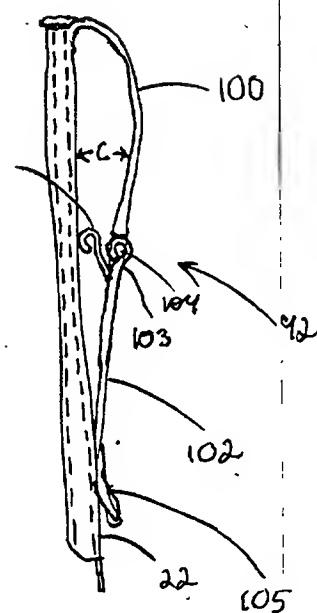
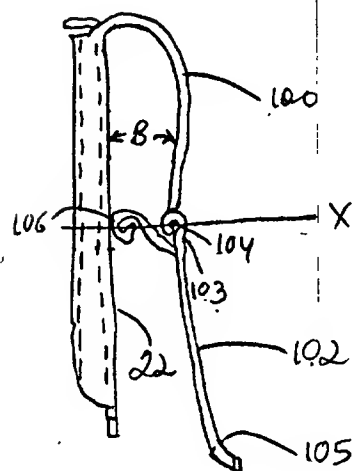
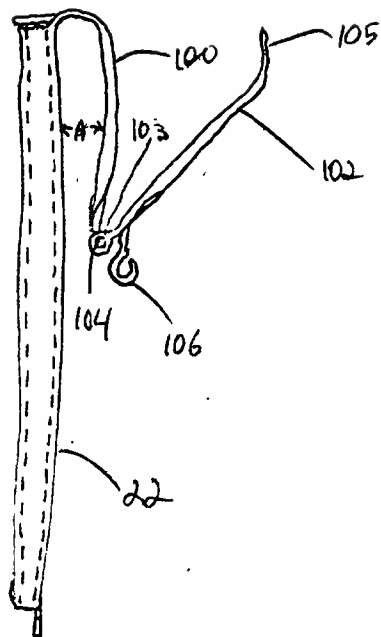
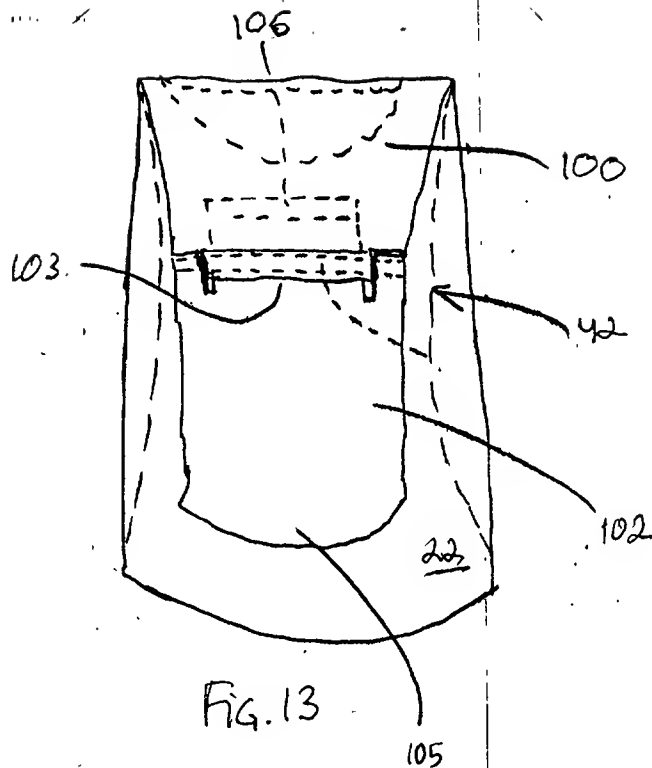


FIG. 10A



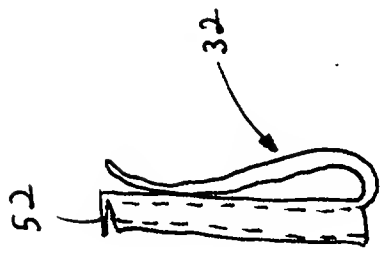


Fig 17

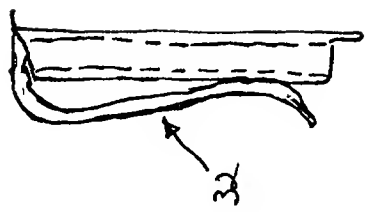


Fig. 12

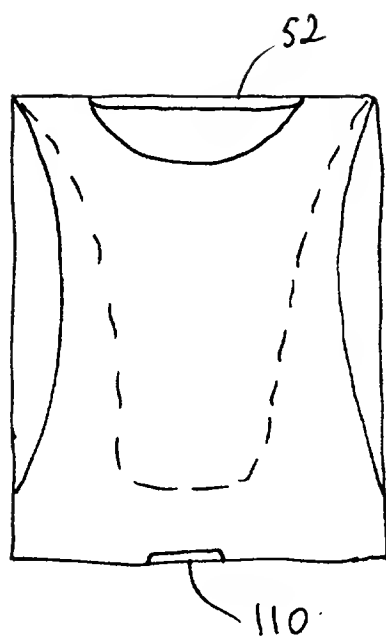
[illegible]

Fig. 18.

APPLICANT: SCOTT T. KAMINSKI
SERIAL NO.: TO BE ASSIGNED
FILED: TO BE ASSIGNED
FOR: MONEY CLIP AND CARD HOLDER

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) AND 1.27(b)) - INDEPENDENT INVENTOR

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled

MONEY CLIP AND CARD HOLDER

described in

- (X) the application filed herewith
() application Serial No. _____, filed _____
() patent No. _____, issued _____

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights to the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- (X) no such person, concern, or organization
() persons, concerns or organizations listed below

FULL NAME

ADDRESS

() INDIVIDUAL () SMALL BUSINESS CONCERN () NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the filing fee, issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, or any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR:

SCOTT T. KAMINSKI

SIGNATURE OF INVENTOR

Scott T. Kaminski

DATE 5-27-98

[illegible]

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

MONEY CLIP AND CARD HOLDER

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the content of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56(a).

No application(s) for patent or inventor's certificate based on this application have been filed and no patent or inventor's certificate has been issued in the United States or in any foreign country for the above invention. A PROVISIONAL Patent Application Serial No. 60/047,188 was filed on June 3, 1997 for which priority is claimed.

I acknowledge the duty to disclose material information as defined in Title 35, Code of Federal Regulations, Sec. 1.56(a) which occurred between the filing date of any prior application and the national or PCT international filing date of this application.

POWER OF ATTORNEY

As the named inventor, I hereby appoint the following attorney to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

GEORGE W. WASSON REGISTRATION NO. 17,685
3123 INDIAN WAY
LAFAYETTE, CALIFORNIA, 94549

Send correspondence to and direct telephone calls to:

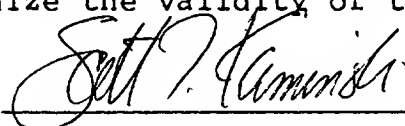
George W. Wasson
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Inventor: SCOTT T. KAMINSKI
Residence: SAN RAMON, CALIFORNIA
Post Office: 121 SAMOA COURT
SAN RAMON, CA. 94583

CITIZEN OF: U.S.A.
CONTRA COSTA COUNTY

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that those statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE OF INVENTOR



DATE

5-27-98

09067658 053098

Patent Application of
Scott T. Kaminski
121 Samoa Court, San Ramon, CA 94583
Citizen of the United States of America

SPECIFICATION

TITLE OF INVENTION

MONEY CLIP AND CARD HOLDER

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims the benefit of U.S. Provisional Application No. 60/047188, filed June 3, 1997.

STATEMENT REGARDING FEDERALLY-SPONSORED RESEARCH OR DEVELOPMENT

Not Applicable

REFERENCE TO MICROFICHE APPENDIX

Not Applicable

BACKGROUND OF THE INVENTION

This invention relates to a device for holding paper currency and cards such as business cards and conventional credit cards. More particularly, the invention relates to a combination money clip and card holder adapted to retain paper currency as well as removably store flexible cards, e.g., credit cards, and sized to be conveniently carried in a pocket or purse.

Prior-art holders for paper currency and cards are disclosed in U.S. patents 5,358,019 and 5,520,230 to Sumner, III. Each of these holders has features that permit